## In the claims:

All of the claims standing for examination are reproduced below. Claims 1 -3, and 13 -15 are amended in this response.

1. (currently amended) A system for direct donation, comprising:

an Internet-connected server accessible by potential donors using an Internet browser;

a data store accessible to the server and storing information about potential recipients pre-qualified for donations; and

a software suite executing in the server, comprising at least a first facility enabling a potential donor to view obtain online specific information about qualified end recipients of donations, and a second facility enabling the same donor to select a the end recipient and make a direct donation directly to an account associated with the selected specific end recipient.

- 2. (currently amended) The system of claim 1 wherein qualified recipients are organized into project groups, and projects are listed for a potential donor as selectable entities, which, when selected, allow the donor to view obtain information about qualified specific recipients associated with the selected project.
- 3. (currently amended) The system of claim 1 further comprising an interactive voice response (IVR) system through which a recipient may interact with the system by telephone to obtain the specific information associated with the specified end recipient.
- 4. (original) The system of claim 1 further comprising a third facility for interacting with financial institutions, wherein a donation initiated by a donor for a selected qualified recipient results in a withdrawal of the donation amount from an account associated with

the donor and a deposit to an account associated with the qualified recipient.

- 5. (original) The system of claim 4 further comprising a fourth facility for setting up accounts at financial institutions for donors and recipients.
- 6. (original) The system of claim 5 further comprising a fifth facility for displaying account details on demand to either of donors and recipients.
- 7. (original) The system of claim 1 further comprising a qualification facility interacting with potential recipients of donations and qualifying potential recipients as qualified recipients, which are then presentable by the system to potential donors.
- 8. (original) The system of claim 1 comprising a sixth facility providing non-cash donations to qualified recipients for cash donations made by donors.
- 9. (original) The system of claim 8 wherein the non-cash donations are made in the form of documents redeemable at pre-qualified and cooperating sites for goods and services.
- 10. (original) The system of claim 9 wherein the documents take the form of cards issued for a total amount and redeemable in portions of the total amount until the total amount is redeemed.
- 11. (original) The system of claim 9 wherein the documents are associated with specific recipients by an identification procedure, and are non-transferable.
- 12. (original) The system of claim 11 wherein the identification procedure comprises creating a virtual identity for a recipient, and issuing a second document bearing the virtual identity, which must be associated with the redeemable document to implement redemption of any portion of the associated donation.

- 13. (currently amended) A method for direct donation, comprising the steps of:
- (a) providing an Internet-connected server accessible by potential donors using an Internet browser:
- (b) providing a data store accessible to the server and storing information about potential end recipients pre-qualified for donations; and
- (c) executing a software suite in the server, enabling a potential donor by a first facility to view obtain online specific information about qualified end recipients of donations, and a by second facility to select a the end recipient and make a direct donation directly to an account associated with the selected recipient.
- 14. (currently amended) The method of claim 13 wherein qualified recipients are organized into project groups, and projects are listed for a potential donor as selectable entities, which, when selected, allow the donor to view obtain information about qualified recipients associated with the selected project.
- 15. (currently amended) The method of claim 13 further comprising an interactive voice response (IVR) system through which a recipient may interact with the system by telephone to obtain the specific information associated with the specified end recipient.
- 16. (original) The method of claim 13 further comprising a third facility for interacting with financial institutions, wherein a donation initiated by a donor for a selected qualified recipient results in a withdrawal of the donation amount from an account associated with the donor and a deposit to an account associated with the qualified recipient.
- 17. (original) The method of claim 16 further comprising a fourth facility for setting up accounts at financial institutions for donors and recipients.
- 18. (original) The method of claim 17 further comprising a fifth facility for displaying

account details on demand to either of donors and recipients.

- 19. (original) The method of claim 13 further comprising a qualification facility interacting with potential recipients of donations and qualifying potential recipients as qualified recipients, which are then presentable by the system to potential donors.
- 20. (original) The method of claim 13 comprising a sixth facility providing non-cash donations to qualified recipients for cash donations made by donors.
- 21. (original) The method of claim 20 wherein the non-cash donations are made in the form of documents redeemable at pre-qualified and cooperating sites for goods and services.
- 22. (original) The method of claim 21 wherein the documents take the form of cards issued for a total amount and redeemable in portions of the total amount until the total amount is redeemed.
- 23. (original) The method of claim 21 wherein the documents are associated with specific recipients by an identification procedure, and are non-transferable.
- 24. (original) The method of claim 23 wherein the identification procedure comprises creating a virtual identity for a recipient, and issuing a second document bearing the virtual identity, which must be associated with the redeemable document to implement redemption of any portion of the associated donation.